



The Associated Press-NORC
Center for Public Affairs Research

Phasing into Retirement: Older Americans' Experiences with Work and Retirement Planning

**Conducted by The Associated Press-NORC Center for Public Affairs Research
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Interview dates: February 14 – March 13, 2017

1,683 adults ages 50 and older

Margin of error: +/- 3.0 percentage points at the 95% confidence level among all adults

NOTE: All results show percentages among all respondents, unless otherwise labeled.

NEWO1. To get started, please think about the steps that people take to prepare for retirement. In general, how financially prepared would you say the average American age 50 to 65 is for retirement?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 2/14-3/13/2017
Extremely/very prepared NET	28
Extremely prepared	4
Very prepared	24
Somewhat prepared	46
Not very/not prepared at all NET	25
Not very prepared	22
Not prepared at all	3
DON'T KNOW	*
SKIPPED/REFUSED	*

N=

1,683

Q1A. Are you currently employed full-time, part-time, or are you not currently employed?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Full-time	35	28	30
Part-time	11	13	14
Not employed for any reason	55	59	56
DON'T KNOW	-	-	-
SKIPPED/REFUSED	-	-	-

N=

1,024

1,075

1,683

If not employed in Q1A

Q1B. Are you retired, temporarily unemployed and looking for work, a homemaker or student, on medical leave or disability, or something else?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Retired	66	63	62
Temporarily unemployed and looking for work	6	5	4
A homemaker	7	7	7
A student	1	1	1
On medical leave or disability	17	18	21
Something else	3	6	4
DON'T KNOW	-	-	-
SKIPPED/REFUSED	-	-	-
<i>N=</i>	664	530	836

If retired in Q1A or Q1B

Q1D. Are you currently looking for work or not?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	4	1	5
No	95	98	94
ALREADY WORKING ¹	1	*	1
DON'T KNOW	-	-	*
SKIPPED/REFUSED	-	*	*
<i>N=</i>	500	448	648

If temporarily unemployed and looking for work in Q1B

Q1E. Did you quit your last job, were you laid off, or something else?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Quit	32	4	13
Laid off or fired	41	72	32
Something else	27	24	44
NOT APPLICABLE/SELF EMPLOYED ²	-	-	12
DON'T KNOW	-	-	-
SKIPPED/REFUSED	-	-	-
<i>N=</i>	30	24	38

¹ This volunteered option was not available on the web version of the questionnaire in 2016 or 2017.

² This volunteered option was not available on the web version of the questionnaire in 2016 or 2017.

If temporarily unemployed and looking for work in Q1B

Q2. For how long have you been unemployed, in years and months?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Less than 1 year	38	34	6
1-2 years	35	20	27
3+ years	27	46	66
DON'T KNOW	-	-	-
SKIPPED/REFUSED	-	-	-
<i>N=</i>	30	20	28

If not retired in Q1A or Q1B

Q3. Regardless of whether you are working at all, do you consider yourself retired, or not?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	24	27	25
No	76	73	75
DON'T KNOW	-	-	-
SKIPPED/REFUSED	-	-	-
<i>N=</i>	524	628	1,036

System variable created

WORK STATUS

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Working and not on medical leave / disability or retired	40	35	37
On medical leave/disability	2	3	4
Completely retired (not working)	44	49	43
Retired and working	5	7	7
Retired and looking for work	2	1	3
Temporarily unemployed and looking for work	3	3	1
Not working for other reasons	3	3	4
<i>N=</i>	1,024	1,075	1,683

If completely retired, retired and working, or retired and looking for work

Q3A. Did you retire by choice or did you feel you had no choice except to retire?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
By choice	67	66	66
Had no choice	33	33	34
DON'T KNOW	*	*	*
SKIPPED/REFUSED	*	*	1
N=	641	634	917

If completely retired, retired and working, or retired and looking for work

Q3B. There are many reasons why someone may choose to retire. For each reason listed below, please select whether it was a reason why you retired or not. Did you retire because...?

[ITEMS RANDOMIZED]

AP-NORC 2/14-3/13/2017	Yes	No	DON'T KNOW	SKIPPED/ REFUSED
You had a health problem or a disability	33	61	*	6
There were changes at your company, such as downsizing or closure	21	74	*	5
The job changed and required skills that you did not have	6	87	*	7
You had to care for a spouse or another family member	14	81	-	5
You wanted to do something else	26	68	*	5
You could no longer meet the physical demands of your job	28	65	*	6
You were unemployed and could not find work	7	86	*	7

N=917

Q4. Have you searched for a job in the last five years or not?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	22	26	25
No	78	74	75
DON'T KNOW	*	-	*
SKIPPED/REFUSED	-	-	*
N=	1,024	1,075	1,683

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If looked for a job at any point in the last five years

Q6. Wording if retired and looking for work or temporarily unemployed and looking for work
Would you say that your job search has been easy, difficult, or neither easy nor difficult?

Wording if working, on medical leave, retired, retired and working, or not working

Would you say that your job search was easy, difficult, or neither easy nor difficult?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Very/moderately easy NET	25	22	24
Very easy	8	8	8
Moderately easy	17	13	16
Neither easy nor difficult	19	19	24
Moderately/very difficult NET	55	60	51
Moderately difficult	20	30	31
Very difficult	35	29	20
DON'T KNOW	-	-	-
SKIPPED/REFUSED	1	-	1
<i>N=</i>	<i>183</i>	<i>283</i>	<i>469</i>

If not completely retired

Q6D. In the past five years, have you received any job training or gone back to school for more education, or not?

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	29	25
No	71	75
DON'T KNOW	-	-
SKIPPED/REFUSED	-	-
<i>N=</i>	<i>539</i>	<i>935</i>

If not completely retired and have received job training or education in the past five years

Q6E. Which of the following types of training or education have you gotten in the past five years?

Please select all that apply. Have you...?

AP-NORC 3/8-3/27/2016	Yes	No	DON'T KNOW	SKIPPED/ REFUSED
Received on-the-job training	75	18	-	8
Taken a course or courses for a continuing education unit (CEU) to maintain a professional license or fulfill a job requirement	45	48	-	7
Taken a course or courses toward a degree or certificate	40	54	-	6
Received any other specialized training related to your job or field – please specify	39	54	-	7

N=146

AP-NORC 2/14-3/13/2017	Yes	No	DON'T KNOW	SKIPPED/ REFUSED
Received on-the-job training	63	29	-	7
Taken a course or courses for a continuing education unit (CEU) to maintain a professional license or fulfill a job requirement	55	38	-	8
Taken a course or courses toward a degree or certificate	36	54	-	10
Received any other specialized training related to your job or field	38	55	-	7

N=258

If not completely retired and have received job training or education in the past five years

Q6F. Why did you get more training or education? Was it...?

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Because your employer required it	38	40
To learn something new or just for fun	37	37
<i>If working and not on medical leave/disability/retired or retired and working</i>		
To advance in your current job (2017 N=229)	31	35
To help get a new job in the field you work in now	19	16
To help start a new career	17	23
For some other reason – please specify	2	10
DON'T KNOW	-	-
SKIPPED/REFUSED	-	-
N=	146	257

If working and not on medical leave/disability/retired, on medical leave/disability, completely retired, retired and looking for work, temporarily unemployed and looking for work, or not working for other reasons

Q14. How likely is it that you will do any work for pay during your retirement?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Extremely/very likely NET	31	28	28
Extremely likely	11	12	12
Very likely	20	16	16
Somewhat likely	28	26	26
Not too/not at all likely NET	40	46	46
Not too likely	12	16	19
Not at all likely	27	30	27
DON'T KNOW	1	*	*
SKIPPED/REFUSED	*	-	*
N=	960	986	1,564

If working and not on medical leave/disability/retired

Q5A. Have you been unemployed at any time during the last five years, or not?

In answering this question, please do not include any time that you intentionally stopped working to care for family, go to school, or retire.

	AP-NORC 2/14-3/13/2017
Yes	20
No	80
DON'T KNOW	-
SKIPPED/REFUSED	*

N=

601

If currently working and not on medical leave/disability/retired, but searched for a job in the past 5 years in Q4, or if unemployed in the past 5 years in Q5A

Q5B. In the last five years, would you say that your longest stretch of unemployment was less than six months, six months to under a year, or a year or more?

	AP-NORC 2/14-3/13/2017
Less than six months	24
Six months to under a year	18
A year or more	47
<i>If not yes in Q5A</i> Have not been unemployed in the last five years	7
DON'T KNOW	3
SKIPPED/REFUSED	*

N=

374

If unemployed in Q5A or searched for a job in Q4

Q5C. How many jobs have you had in the past five years?

	AP-NORC 2/14- 3/13/2017
One job	36
Two jobs	34
Three jobs	11
Four jobs	4
Five jobs	1
Six or more jobs	3
I haven't had any jobs in the past 5 years	13
DON'T KNOW	-
SKIPPED/REFUSED	-

N= 502

If working and not on medical leave/disability/retired or retired and working

Q8. Over the last five years, has your pay increased, decreased, or stayed about the same?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Increased a lot/a little NET	44	51	51
Increased a lot	10	8	9
Increased a little	34	43	41
Stayed about the same	38	35	31
Decreased a little/a lot NET	17	14	18
Decreased a little	5	8	6
Decreased a lot	11	6	11
DON'T KNOW	*	-	*
SKIPPED/REFUSED	*	-	*

N=

367

445

721

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If working and not on medical leave/disability/retired or retired and working

Q8A. How many hours per week do you work on average?

[OPEN ENDED, 0-168 ACCEPTED]

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Less than 10 hours	4	5
10-19 hours	6	6
20-29 hours	15	13
30-39 hours	13	16
40-49 hours	42	43
50 hours or more	19	16
<i>Mean</i>	<i>36.6</i>	<i>36.7</i>
<i>Median</i>	<i>40</i>	<i>40</i>
DON'T KNOW	*	1
SKIPPED/REFUSED	1	*
<i>N=</i>	<i>445</i>	<i>721</i>

If working and not on medical leave/disability/retired or retired and working

Q8B. Compared to five years ago, has the number of hours that you work per week...?

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14- 3/13/2017
Increased	16	16
Decreased	28	30
Stayed about the same	56	54
DON'T KNOW	-	-
SKIPPED/REFUSED	-	*
<i>N=</i>	<i>445</i>	<i>721</i>

If working and not on medical leave/disability/retired, retired and working, retired and looking for work, or temporarily unemployed and looking for work, or if temporarily unemployed and looking for work for less than 5 years in Q2

Q9. In the last five years, have you made any of the following changes at work?

[ITEMS RANDOMIZED]

Q9A. Have you tried to take on fewer physically demanding tasks at work, or not?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	20	32	28
No	78	68	72
DON'T KNOW	1	-	*
SKIPPED/REFUSED	*	1	*
<i>N=</i>	406	470	784

Q9B. Have you tried to take on fewer mentally demanding tasks at work, or not?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	15	18	16
No	83	80	83
DON'T KNOW	2	-	*
SKIPPED/REFUSED	-	2	1
<i>N=</i>	406	470	784

Q9C. *Wording if working and not on medical leave/disability/retired, on medical leave, temporarily unemployed and looking for work, or not working for other reasons*
Regardless of how far down the road it might be, how financially prepared do you feel for retirement? Would you say...

Wording if retired, retired and working, or retired and looking for work
How financially prepared were you when you retired? Would you say...

	AP-NORC 2/14-3/13/2017
Extremely/very prepared NET	27
Extremely prepared	5
Very prepared	22
Somewhat prepared	37
Not very prepared/not prepared at all NET	35
Not very prepared	19
Not prepared at all	17
DON'T KNOW	*
SKIPPED/REFUSED	*

N=

1,683

If completely retired, retired and working, or retired and looking for work

Q9D. **And how would you describe the financial situation in your own household these days? Would you say that it is...**

	AP-NORC 2/14-3/13/2017
Very/somewhat good NET	64
Very good	26
Somewhat good	39
Neither good nor poor	16
Somewhat/very poor NET	19
Somewhat poor	13
Very poor	6
DON'T KNOW	*
SKIPPED/REFUSED	*

N=

917

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If working and not on medical leave/disability/retired, on medical leave/disability, temporarily unemployed and looking for work, or not working for other reasons

Q10. At what age do you expect to retire?

[OPEN ENDED, 18-100 ACCEPTED]

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Less than 65 years old	28	21	18
65-69 years old	34	35	33
70 years old and older	20	17	18
<i>Mean</i>	<i>65.7</i>	<i>66.0</i>	<i>66.1</i>
<i>Median</i>	<i>65</i>	<i>65</i>	<i>65</i>
Never		25	27
NEVER	11		
DON'T KNOW	6	1	3
NOT APPLICABLE ³	2	1	
SKIPPED/REFUSED	-	-	1
<i>N=</i>	<i>373</i>	<i>441</i>	<i>766</i>

³ This volunteered option was removed in 2017.

If working and not on medical leave/disability/retired, on medical leave/disability, temporarily unemployed and looking for work, or not working for other reasons, or if no choice in retirement in Q3A

Q12. *Wording if not retired*

How important will each of the following factors be in your decision about when to retire?

Wording if already retired

At the time of your retirement, how important was each of the following factors in your decision about when to retire?

[ITEMS RANDOMIZED]

Q12A. Satisfaction with your job

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Extremely/very important NET	54	58	42
Extremely important	19	25	17
Very important	35	32	25
Moderately important	22	19	23
Only a little/not important at all NET	20	18	24
Only a little important	5	7	8
Not important at all	15	11	16
Not applicable ⁴		4	10
NOT APPLICABLE ⁵	3	*	
DON'T KNOW	1	*	*
SKIPPED/REFUSED	*	-	1

N=

836

852

1,349

⁴ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁵ This option was a volunteered option for telephone respondents in 2013 and 2016.

Q12B. Your financial needs

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Extremely/very important NET	69	69	63
Extremely important	31	40	32
Very important	38	29	31
Moderately important	16	14	18
Only a little/not important at all NET	13	14	14
Only a little important	5	6	7
Not important at all	8	8	8
Not applicable ⁶		3	4
NOT APPLICABLE ⁷	1	*	
DON'T KNOW	*	*	*
SKIPPED/REFUSED	1	*	1
<i>N=</i>	836	852	1,349

Q12C. Your need for benefits such as health insurance offered through an employer

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Extremely/very important NET	61	54	51
Extremely important	27	31	27
Very important	33	23	25
Moderately important	10	13	10
Only a little/not important at all NET	24	26	26
Only a little important	6	7	7
Not important at all	19	19	19
Not applicable ⁸		6	12
NOT APPLICABLE ⁹	4	*	
DON'T KNOW	*	*	*
SKIPPED/REFUSED	*	*	*
<i>N=</i>	836	852	1,349

⁶ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁷ This option was a volunteered option for telephone respondents in 2013 and 2016.

⁸ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁹ This option was a volunteered option for telephone respondents in 2013 and 2016.

Q12D. Your spouse or partner's plans for retirement

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Extremely/very important NET	37	40	31
Extremely important	14	17	13
Very important	22	23	18
Moderately important	12	12	12
Only a little/not important at all NET	27	23	26
Only a little important	8	6	7
Not important at all	19	17	19
Not applicable ¹⁰		20	30
NOT APPLICABLE ¹¹	22	5	
DON'T KNOW	2	*	1
SKIPPED/REFUSED	1	*	1
<i>N=</i>	836	852	1,349

Q12E. Wanting more free time

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Extremely/very important NET	38	51	43
Extremely important	12	21	18
Very important	26	30	25
Moderately important	31	22	28
Only a little/not important at all NET	29	22	23
Only a little important	12	12	11
Not important at all	17	10	11
Not applicable ¹²		4	5
NOT APPLICABLE ¹³	2	*	
DON'T KNOW	1	*	*
SKIPPED/REFUSED	*	1	1
<i>N=</i>	836	852	1,349

¹⁰ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

¹¹ This option was a volunteered option for telephone respondents in 2013 and 2016.

¹² This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

¹³ This option was a volunteered option for telephone respondents in 2013 and 2016.

Q12F. Your health

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Extremely/very important NET	65	64	61
Extremely important	24	34	30
Very important	41	30	30
Moderately important	11	11	15
Only a little/not important at all NET	21	20	18
Only a little important	5	5	5
Not important at all	16	15	13
Not applicable ¹⁴		4	6
NOT APPLICABLE ¹⁵	2	*	
DON'T KNOW	1	*	*
SKIPPED/REFUSED	*	1	1
<i>N=</i>	836	852	1,349

Q12G. Your ability to do your job

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Extremely/very important NET	58	57	48
Extremely important	24	26	20
Very important	35	31	28
Moderately important	14	12	14
Only a little/not important at all NET	24	25	27
Only a little important	4	6	6
Not important at all	20	19	22
Not applicable ¹⁶		5	9
NOT APPLICABLE ¹⁷	2	*	
DON'T KNOW	1	-	*
SKIPPED/REFUSED	*	*	1
<i>N=</i>	836	852	1,349

¹⁴ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

¹⁵ This option was a volunteered option for telephone respondents in 2013 and 2016.

¹⁶ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

¹⁷ This option was a volunteered option for telephone respondents in 2013 and 2016.

Q13. In general, would you say you feel more excited or more anxious about your retirement?

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
More excited	43	53	52
More anxious	38	41	43
NEITHER ¹⁸	15	4	
BOTH ¹⁹	2	*	
DON'T KNOW	2	1	4
SKIPPED/REFUSED	*	1	1
N=	1,022	1,075	1,683

If age is younger than 65 or on medical leave/disability, completely retired, retired and looking for work, temporarily unemployed and looking for work, or not working for other reasons

Q15. Wording if age is 64 or younger

Do you plan to do any work for pay past the age of 65, or not?

Wording if age is 65 or older

Have you already done any work for pay past the age of 65, or not?

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	49	50
No	50	48
DON'T KNOW	1	1
SKIPPED/REFUSED	*	1
N=	990	1,544

If age is 65 or older and no in Q15

Q15A. Do you plan to do any work for pay past the age of 65, or not?

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	10	10
No	89	90
DON'T KNOW	*	*
SKIPPED/REFUSED	*	*
N=	263	369

¹⁸ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

¹⁹ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

If yes in Q15 or Q15A or if age is 65 or older and working and not on medical leave/disability/retired or retired and working

Q15B. *Wording if age is older than 65*

There are many reasons why someone may choose to work past the age of 65. I'm going to read you a list of reasons, and for each one please tell me if it was a major reason, minor reason, or not a reason at all why you personally chose to work past the age of 65.

Wording if age is 65 or younger

There are many reasons why someone may choose to work past the age of 65. I'm going to read you a list of reasons, and for each one please tell me if it was a major reason, minor reason, or not a reason at all why you personally plan to work past the age of 65.

[ITEMS RANDOMIZED]

AP-NORC 2/14-3/13/2017	Major reason	Minor reason	Not a reason at all	DON'T KNOW	SKIPPED/ REFUSED
Financial concerns	59	29	12	-	*
To stay active or busy	58	28	14	-	1
You enjoy the work	56	28	15	*	*
To keep health coverage or other types of benefits	39	20	41	*	*
You enjoy spending time with the people at your work	36	34	29	*	1

N=939

Q16. When you think about the following aspects of retirement, do you feel mostly secure or mostly anxious?

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER; ITEMS RANDOMIZED]

Q16A. The amount of savings you have for retirement

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Mostly secure	46	44	44
Mostly anxious	45	53	53
NEITHER ²⁰	6	2	
BOTH ²¹	1	*	
NOT APPLICABLE ²²	1	-	
DON'T KNOW	1	*	1
SKIPPED/REFUSED	*	*	1
<i>N=</i>	<i>1,024</i>	<i>1,075</i>	<i>1,683</i>

Q16B. Your physical health

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Mostly secure	57	56
Mostly anxious	40	42
NEITHER ²³	1	
BOTH ²⁴	*	
NOT APPLICABLE ²⁵	-	
DON'T KNOW	1	1
SKIPPED/REFUSED	1	1
<i>N=</i>	<i>1,075</i>	<i>1,683</i>

²⁰ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²¹ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²² This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²³ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²⁴ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²⁵ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

Q16C. Being able to keep up with your mortgage, rent, or other housing payments

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Mostly secure	67	64
Mostly anxious	30	34
NEITHER ²⁶	1	
BOTH ²⁷	*	
NOT APPLICABLE ²⁸	-	
DON'T KNOW	*	1
SKIPPED/REFUSED	*	1
<i>N=</i>	1,075	1,683

Q16D. Being able to pay for major unexpected medical expenses

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Mostly secure	48	45
Mostly anxious	50	53
NEITHER ²⁹	1	
BOTH ³⁰	*	
NOT APPLICABLE ³¹	-	
DON'T KNOW	*	1
SKIPPED/REFUSED	*	1
<i>N=</i>	1,075	1,683

²⁶ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²⁷ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²⁸ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²⁹ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

³⁰ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

³¹ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

Q17. *Wording if working and not on medical leave/disability/retired, on medical leave/disability, temporarily unemployed and looking for work, or not working for other reasons*
Have you ever had to borrow or withdraw money from a retirement plan, such as a 401(k) plan or pension, or not?

Wording if completely retired, retired and working, or retired and looking for work
Before you retired, did you ever have to borrow or withdraw money from a retirement plan, such as a 401(k) plan or pension, or not?

	AP-NORC 2/14-3/13/2017
Yes	25
No	63
DON'T KNOW	*
I don't have a retirement plan	11
SKIPPED/REFUSED	*
N=	1,683

If Yes in Q17

Q17A. **How did you use the money that you borrowed or withdrew from your retirement plan?**

	AP-NORC 2/14-3/13/2017
To pay for monthly expenses such as rent, utility bills, or groceries	34
To pay for an unexpected expense such as unexpected medical bills	23
To pay down credit card debt	23
To pay for a down payment on a house	14
To pay for a child's tuition or other educational expenses	8
To live on during a period of unemployment	17
To pay for care for a parent, in-law, or other family member	5
Other – please specify	20
N=	423

Q18. At what age do you expect to start collecting Social Security retirement benefits? If you are already collecting Social Security retirement benefits, please indicate the age you first started receiving them.

If you have not thought about this before, please provide your best guess.

[OPEN ENDED, 18-100 ACCEPTED]

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Less than 65 years old	41	43	41
65-69 years old	43	44	42
70 years old and older	6	9	8
<i>Mean</i>	<i>63.4</i>	<i>63.6</i>	<i>63.6</i>
<i>Median</i>	<i>65</i>	<i>65</i>	<i>65</i>
Do not expect to collect Social Security retirement benefits ³²			7
NOT APPLICABLE ³³	4	1	
DON'T KNOW	5	2	2
SKIPPED/REFUSED	*	1	1
<i>N=</i>	<i>1,024</i>	<i>1,075</i>	<i>1,683</i>

If working and not on medical leave/disability/retired or retired and working

Q19. Other than Social Security, are you currently saving any additional money for retirement?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	75	66	70
No	25	33	30
NOT APPLICABLE ³⁴	*	-	
DON'T KNOW	-	-	-
SKIPPED/REFUSED	*	*	1
<i>N=</i>	<i>367</i>	<i>445</i>	<i>721</i>

³² This option was not available on the 2013 and 2016 surveys.

³³ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

³⁴ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

If working and not on medical leave/disability/retired, retired and working, completely retired, or retired and looking for work

Q20. *Wording if working and not on medical leave/disability/retired or retired and working*
Over the past ten years, do you think you have saved enough for retirement or not?

Wording if completely retired or retired and looking for work

Over the ten years before you retired, do you think you saved enough for retirement or not?

	AP-NORC 2/14-3/13/2017
Yes	35
No	64
DON'T KNOW	1
SKIPPED/REFUSED	1

N=

1,518

If No in Q20

Q20A. *Wording if working and not on medical leave/disability/retired or retired and working*

There are several reasons that people give for not saving as much as they would like to save for retirement. For each reason, please indicate if it is a major reason, a minor reason, or not a reason why you say you have not saved as much as you should have for retirement in the past ten years.

Wording if completely retired or retired and looking for work

There are several reasons that people give for not saving as much as they would like to save for retirement. For each reason, please indicate if it is a major reason, a minor reason, or not a reason why you say you didn't save as much as you should have for retirement over the ten years before you retired.

AP-NORC 2/14-3/13/2017	Major reason	Minor reason	Not a reason at all	DON'T KNOW	SKIPPED/ REFUSED
You thought your family members would help you out, so you didn't need to save	4	9	86	1	1
You had too many other financial responsibilities	58	24	17	*	1
You thought Social Security would be enough to cover your retirement expenses	12	28	59	1	1
You underestimated the amount you would need for retirement	28	29	42	1	*
You don't have much money left over after paying bills	63	21	14	*	1
You or a family member faced a major health need or problem	29	18	52	-	1
You have a lot of debt to pay off	32	30	36	*	2
You thought you could count on your home as a retirement asset to cover your retirement expenses	12	23	63	*	2
You or your spouse lost a job, took a big pay cut, or experienced a loss in income	32	16	51	*	1
Your employers haven't offered retirement plans	15	15	68	1	1
You had some other life changing event occur	31	17	50	1	1
Other – please specify	16	2	50	2	30

N=1,007

Q22. *Wording if working and not on medical leave/disability, on medical leave/disability, temporarily unemployed and looking for work, or not working for other reasons*

Will you receive a pension, or not?

Wording if completely retired, retired and working, or retired and looking for work

Do you receive a pension, or not?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	45	43	43
No	53	52	49
I don't currently receive a pension but I will in the future ³⁵		3	3
I'm not sure ³⁶		2	5
DON'T KNOW ³⁷	1	1	
SKIPPED/REFUSED	1	*	*
N=	1,024	1,075	1,683

If yes or don't currently receive a pension but will in the future in Q22

Q22A. **Do you worry that your employer will reduce or eliminate pension benefits in the future-- before or during your retirement?**

	AP-NORC 2/14-3/13/2017
Yes	27
No	71
DON'T KNOW	1
SKIPPED/REFUSED	*
N=	777

³⁵ This option was not available on the 2013 survey.

³⁶ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

³⁷ This option was a volunteered option for telephone respondents in 2013 and 2016.

Q23. *Wording if yes or don't currently receive a pension but will in the future in Q22*
We're interested in any other sources of income you have for retirement, in addition to your pension.

Wording if no, don't know/not sure, or skipped/refused in Q22
We're interested in any sources of income you have for retirement.

For each of the following, please indicate if you have this source or not. How about...?

Q23A. Social Security Retirement Income

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	86	77
No	12	17
I'm not sure ³⁸	2	6
DON'T KNOW ³⁹	*	
SKIPPED/REFUSED	*	*
<i>N=</i>	1,075	1,683

Q23B. A retirement account like a 401(k), 403(b), IRA, or SEP plan

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	56	55
No	41	41
I'm not sure ⁴⁰	1	3
DON'T KNOW ⁴¹	*	
SKIPPED/REFUSED	1	1
<i>N=</i>	1,075	1,683

³⁸ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

³⁹ This was a volunteered option for telephone respondents in 2016.

⁴⁰ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁴¹ This was a volunteered option for telephone respondents in 2016.

Q23C. Disability payments

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	14	15
No	80	78
I'm not sure ⁴²	2	5
DON'T KNOW ⁴³	*	
SKIPPED/REFUSED	3	2
<i>N=</i>	<i>1,075</i>	<i>1,683</i>

Q23D. Income from the sale of physical assets such as real estate or a business

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	22	19
No	73	74
I'm not sure ⁴⁴	2	5
DON'T KNOW ⁴⁵	*	
SKIPPED/REFUSED	3	2
<i>N=</i>	<i>1,075</i>	<i>1,683</i>

Q23E. Income from a trust fund

	AP-NORC 2/14-3/13/2017
Yes	3
No	94
I'm not sure	2
SKIPPED/REFUSED	1
<i>N=</i>	<i>1,683</i>

⁴² This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁴³ This was a volunteered option for telephone respondents in 2016.

⁴⁴ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁴⁵ This was a volunteered option for telephone respondents in 2016.

Q23F. An inheritance

	AP-NORC 2/14-3/13/2017
Yes	11
No	83
I'm not sure	5
SKIPPED/REFUSED	1
<i>N=</i>	1,683

Q23G. Other investments, specify

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	36	18
No	60	75
I'm not sure ⁴⁶	2	4
DON'T KNOW ⁴⁷	-	
SKIPPED/REFUSED	2	2
<i>N=</i>	1,075	1,683

Q23H. Other savings

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	48	34
No	49	61
I'm not sure ⁴⁸	2	2
DON'T KNOW ⁴⁹	-	
SKIPPED/REFUSED	2	2
<i>N=</i>	1,075	

⁴⁶ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁴⁷ This was a volunteered option for telephone respondents in 2016.

⁴⁸ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁴⁹ This was a volunteered option for telephone respondents in 2016.

If two or more sources of retirement income in Q22 and Q23 combined

Q24. *Wording if not completely retired*

Which of these areas will be your household's biggest source of retirement income?

Wording if completely retired

Which of these areas is your household's biggest source of retirement income?

If you're not sure, please make your best guess.

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Social Security retirement income	44	42
Pensions	20	20
A retirement account like a 401(k), 403(b), or IRA	15	17
Disability payments	6	8
Income from the sale of physical assets such as real estate or a business	4	3
Income from a trust fund		*
An inheritance		2
Other investments	5	4
Other savings	3	2
I'm not sure ⁵⁰	2	
DON'T KNOW ⁵¹	*	1
SKIPPED/REFUSED	*	1
<i>N=</i>	1,046	1,565

Q27. **Thinking about your retirement savings, do you think it's most likely that:**

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
I will outlive my savings	32	41
My savings will outlive me	29	16
My savings will be just about right to cover my needs throughout my retirement	37	37
DON'T KNOW	2	4
SKIPPED/REFUSED	*	1
<i>N=</i>	1,075	1,683

⁵⁰ This option was presented on the web version of the questionnaire in 2016.

⁵¹ This was a volunteered option for telephone respondents in 2016. It was a volunteered option for both web and telephone respondents in 2017.

Q28. How confident are you that your total retirement income will last through the remainder of your life?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Extremely/very confident NET	32	28
Extremely confident	11	7
Very confident	21	21
Somewhat confident	36	32
Not very/not confident at all NET	32	38
Not very confident	17	18
Not confident at all	15	20
DON'T KNOW	*	1
SKIPPED/REFUSED	*	*
<i>N=</i>	1,075	1,683

Q29. *Wording if working and not on medical leave/disability/retired, on medical leave/disability, temporarily unemployed and looking for work, or not working for other reasons*
When you retire, do you think you will...?

Wording if completely retired, retired and working, or retired and looking for work
Looking forward to later in your retirement, do you think you will...?

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Need to reduce my spending	29	52
Be able to increase my spending	25	5
Or be able to keep my spending about the same	45	43
DON'T KNOW	1	1
SKIPPED/REFUSED	*	1
<i>N=</i>	1,075	1,683

Q30. Do you have enough income to pay your bills or are you sometimes behind on payments?

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
I have enough income to pay my bills	82	79
I'm sometimes behind on payments	18	21
DON'T KNOW	*	*
SKIPPED/REFUSED	*	*
<i>N=</i>	1,075	1,683

Q31. Now we have a few questions about finances and family. Have you ever helped your parents or in-laws financially, including providing housing, or helping to cover other expenses, or is this something you haven't done?

	AP-NORC 2/14-3/13/2017
Yes	31
No	68
DON'T KNOW	*
SKIPPED/REFUSED	*
<i>N=</i>	1,683

If yes in Q31

Q31A. Which of these best describes how often you helped your parents or in-laws financially?

	AP-NORC 2/14-3/13/2017
Provided support on one or two occasions	34
Provided support a few times a year	30
Provided support on a consistent basis, such as weekly or monthly	35
DON'T KNOW	*
SKIPPED/REFUSED	1
<i>N=</i>	538

If yes in Q31

Q31B. Why did you help your parents or in-laws financially?

	AP-NORC 2/14-3/13/2017
They could no longer work.	24
They didn't have the income that they used to.	33
Their expenses increased.	20
They had health problems or needed help with health care expenses.	42
I wanted to help them.	48
Other – please specify	13
<i>N=</i>	536

Q32. Do you currently have any family members helping you with regular expenses, including providing housing or helping to cover other monthly expenses like utilities and groceries or not?

	AP-NORC 2/14-3/13/2017
Yes	10
No	89
DON'T KNOW	*
SKIPPED/REFUSED	*
<i>N=</i>	1,683

If yes in Q32

Q32A. Thinking about all of your regular expenses, about how much is covered with the financial support from family? Would you say...?

	AP-NORC 2/14-3/13/2017
Less than a quarter	40
Between a quarter and a half	29
Between a half and three quarters	14
More than three quarters	12
DON'T KNOW	5
SKIPPED/REFUSED	1
<i>N=</i>	184

Q33. Do you have any family members who might help cover your regular expenses during retirement, or not?

	AP-NORC 2/14-3/13/2017
Yes	14
No	71
Not sure	15
SKIPPED/REFUSED	*

N= 1,683

Rotate order of Q34A and Q34B

Q34A. [Now/Again] thinking about things family members sometimes do for each other, do you think it is a parent's responsibility to provide financial assistance to an adult child if he or she needs it, or is this not really a parent's responsibility?

	AP-NORC 2/14-3/13/2017
Yes, this is a parent's responsibility	46
No, this is not a parent's responsibility	52
DON'T KNOW	1
SKIPPED/REFUSED	1

N= 1,683

Q34B. [Now/Again] thinking about things family members sometimes do for each other, do you think it is the responsibility of an adult child to provide financial assistance to an elderly parent if he or she needs it, or is this not really the responsibility of an adult child?

	AP-NORC 2/14-3/13/2017
Yes, this is an adult child's responsibility	56
No, this is not an adult child's responsibility	43
DON'T KNOW	1
SKIPPED/REFUSED	1

N= 1,683

Q35. Since you turned 18, have your parents or other older relatives ever given you the following as gifts or loans, or is this something you haven't received?

AP-NORC 2/14-3/13/2017	Yes	No	DON'T KNOW	SKIPPED/ REFUSED
Money for college or graduate school	23	77	*	1
Down payment for a house	17	83	-	*
A car, or money to purchase a car	24	75	-	*
Money to help establish a business	5	94	*	1
Real estate or other investments	8	91	-	1
Other substantial type of loan or gift	18	81	-	1

N=1,683

If any yes in Q35

Q35G. Would you estimate that the total amount that your parents or older relatives gave you in gifts or loans to be \$10,000 or less, or more than \$10,000?

	AP-NORC 2/14-3/13/2017
\$10,000 or less	58
More than \$10,000	40
DON'T KNOW	1
SKIPPED/REFUSED	1

N=

836

Q36. Some people purchase a life insurance policy to provide financial security to their loved ones at the time of their passing. The benefit received from a life insurance policy is known as a death benefit. Have you received a death benefit from a family member's life insurance policy or not?

	AP-NORC 2/14-3/13/2017
Yes, I have received a benefit	25
No, I have not received a benefit	75
DON'T KNOW	*
SKIPPED/REFUSED	*

N=

1,683

If no, don't know, or skipped/refused in Q36

Q36A. Do you expect to receive a death benefit from a family member's life insurance policy in the future?

	AP-NORC 2/14-3/13/2017
Yes	9
No	78
I'm not sure	13
SKIPPED/REFUSED	*
<i>N=</i>	<i>1,288</i>

Q37. Some people receive an inheritance from a family member or loved one upon that person's passing. This could take different forms, including gifts or distributions made in advance of a person's passing. Have you ever received an inheritance?

	AP-NORC 2/14-3/13/2017
Yes, I have received an inheritance	37
No, I have not received an inheritance	62
DON'T KNOW	*
SKIPPED/REFUSED	*
<i>N=</i>	<i>1,683</i>

If no, don't know, or skipped/refused in Q37

Q38. Do you expect to receive an inheritance in the future?

	AP-NORC 2/14-3/13/2017
Yes	11
No	75
I'm not sure	13
SKIPPED/REFUSED	1
<i>N=</i>	<i>1,132</i>

DEMOGRAPHIC PROFILE

The following questions are for classification purposes only. Be assured that your responses will be combined with those of other participants to this survey.

D1. Do you consider yourself a Democrat, a Republican, an independent or none of these?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Democrat	37	36	34
Republican	24	29	28
Independent	24	23	25
None of these	13	11	12
DON'T KNOW	1	*	*
SKIPPED/REFUSED	2	1	1
<i>N=</i>	1,024	1,075	1,683

If Democrat in D1

D2D. Do you consider yourself a strong or moderate Democrat?

If Republican in D1

D2R. Do you consider yourself a strong or moderate Republican?

If independent, none, don't know, or skipped/refused in D1

D2I. Do you lean more toward the Democrats or the Republicans?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Total Democrat	48	46	44
Democrat - strong	21	15	16
Democrat - moderate	16	21	18
Democratic - unknown intensity	*	*	*
Ind./None/DK/Ref. - lean Democratic	11	10	10
Total Republican	38	41	39
Republican - strong	11	12	12
Republican - moderate	12	17	17
Republican - unknown intensity	1	*	*
Ind./None/DK/Ref. - lean Republican	14	12	11
Independent – don't lean ⁵²	11	12	7
None – don't lean ⁵³	*	1	8
Other ⁵⁴	1		
DON'T KNOW	*	-	1
SKIPPED/REFUSED	1	*	*

N= 1,024 1,075 1,683

D3. Generally speaking, do you consider yourself a liberal, moderate, or conservative?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Strongly liberal	11	8	8
Somewhat liberal	13	13	13
Moderate	28	35	32
Somewhat conservative	21	25	24
Strongly conservative	21	17	19
DON'T KNOW	3	2	2
SKIPPED/REFUSED	2	1	1

N= 1,024 1,075 1,683

⁵² This option was a volunteered option for respondents in 2013.

⁵³ This option was a volunteered option for respondents in 2013.

⁵⁴ This option was a volunteered option for respondents in 2013. It was not available on the 2016 and 2017 survey.

DParent. Are you a parent or guardian, regardless of the age of your children, or not?

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	67	71
No	32	29
DON'T KNOW	*	-
SKIPPED/REFUSED	*	*
<i>N=</i>	1,075	1,683

D9. Which one of the following best describes where you live?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Urban area	24	19	23
Suburban area	41	46	47
Rural area	34	34	27
DON'T KNOW	1	1	3
SKIPPED/REFUSED	*	*	*
<i>N=</i>	1,024	1,075	1,683

D10. Do you have any personal debt, other than a mortgage, or not?

Please include car loans, credit card debt, school loans, home equity loans, medical debt, and any other types of personal debt.

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	55	57
No	44	43
DON'T KNOW	-	*
SKIPPED/REFUSED	*	*
N=	1,075	1,683

If yes in D10

D10A. How would you describe the amount of personal debt, not including a mortgage, that you have? Would you say that it is...?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
A relatively small amount	30	35
A moderate amount	45	50
A relatively large amount	26	15
DON'T KNOW	*	-
SKIPPED/REFUSED	*	1
N=	575	951

If yes in D10

D10B. What is the largest source of your personal debt, other than a mortgage?

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Car loan	37	33
Credit cards	32	34
School loans	5	7
Home equity loan	11	9
Medical bills	9	9
Other – please specify	4	5
I'm not sure/DON'T KNOW ⁵⁵	1	3
SKIPPED/REFUSED	-	*
N=	575	951

⁵⁵ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

DProgPart. In the past 12 months have you or anyone else in your household received...

DProgpartA. Food Stamps

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	10	11	13
No	90	88	87
DON'T KNOW	-	*	-
SKIPPED/REFUSED	-	1	1
<i>N=</i>	1,024	1,075	1,683

DProgpartB. Supplemental Security Income (SSI)

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	8	12	8
No	91	87	91
DON'T KNOW	1	*	1
SKIPPED/REFUSED	*	1	1
<i>N=</i>	1,024	1,075	1,683

DProgpartC. Social Security Disability SSDI or any other form of disability

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	18	16	19
No	82	83	81
DON'T KNOW	*	*	*
SKIPPED/REFUSED	*	1	1
<i>N=</i>	1,024	1,075	1,683

DProgpartD. Assistance to pay for utility bills

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	5	7	6
No	95	93	93
DON'T KNOW	*	*	*
SKIPPED/REFUSED	-	1	1
<i>N=</i>	1,024	1,075	1,683

DProgartE. Free or reduced medical care

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	17	18	17
No	82	81	82
DON'T KNOW	1	*	*
SKIPPED/REFUSED	*	1	1
<i>N=</i>	1,024	1,075	1,683

D11. The next set of questions are somewhat personal. Please remember that all information you provide is confidential and private. If you feel uncomfortable answering questions, you can skip over anything you prefer not to answer.

These questions are about incarceration, meaning serving time in prison or jail. We're interested in ways that retirement planning and savings can be affected by being incarcerated. The answers to these questions will be used for research purposes only.

Have you ever served time in prison or jail, or not?

	AP-NORC 2/14-3/13/2017
Yes	8
No	91
DON'T KNOW	-
SKIPPED/REFUSED	*
<i>N=</i>	1,683

If yes in D11

D11A. How many times have you been in prison or jail?

	AP-NORC 2/14-3/13/2017
Once	42
Twice	23
Three times	12
More than three times	22
DON'T KNOW	*
SKIPPED/REFUSED	*
<i>N=</i>	157

If yes in D11 and once in D11A

D11B. How long were you in prison or jail?

If yes in D11 and twice, three times, or more than three times in D11A

D11C. In total, how long were you in prison or jail?

	AP-NORC 2/14-3/13/2017
Less than 2 weeks	21
2 weeks to less than 2 months	19
2 months to less than 6 months	10
6 months to less than a year	6
1 year to less than 2 years	7
2 years to less than 10 years	10
10 or more years	8
DON'T KNOW/SKIPPED/REFUSED	21

N=

157

If yes in D11

D11D. Did you lose your job as a result of being in prison or jail?

	AP-NORC 2/14-3/13/2017
Yes	32
No	68
DON'T KNOW	-
SKIPPED/REFUSED	-

N=

157

If no, don't know, or skipped/refused in D11

D11E. Has anyone in your immediate family ever served time in prison or jail, or not? By immediate family, we mean your parents, your spouse, your siblings, or your children.

	AP-NORC 2/14-3/13/2017
Yes	16
No	83
DON'T KNOW	*
SKIPPED/REFUSED	1
<i>N=</i>	<i>1,527</i>

If yes in D11E

D11F. Have you provided financial assistance to any immediate family members while they were in prison or jail or after they were released or is this something you haven't done?

	AP-NORC 2/14-3/13/2017
Yes, I've provided financial assistance	45
No, I have not provided financial assistance	55
DON'T KNOW	-
SKIPPED/REFUSED	-
<i>N=</i>	<i>276</i>

Ins1. The next questions are about health insurance. Do you now have any type of health plan or health coverage or not?⁵⁶

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Yes	85	94	91
No	14	6	8
DON'T KNOW	*	*	-
SKIPPED/REFUSED	*	*	*
<i>N=</i>	<i>1,024</i>	<i>1,075</i>	<i>1,683</i>

⁵⁶ In 2013, this question read: "The next questions are about health insurance. Please include health insurance obtained through employment or purchased directly as well as government programs like Medicare and Medicaid that provide medical care or help pay medical bills. Are you covered by any kind of health insurance or some other kind of health care plan or not?"

If yes in Ins1

Ins2. Are you currently covered by any of the following, or not?

	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Medicare, for people 65 and older, or people with certain disabilities	48	51
Health insurance through a current or former employer or union of yours or another family member	47	49
Health insurance purchased directly from an insurance company or through a State or Federal Marketplace or Exchange or HealthCare.Gov by you or another family member. Do NOT include plans that cover only one type of service, such as dental, drug or vision plans	24	23
Medicaid, Medical Assistance, or any kind of state or government-assistance plan for those with low incomes	14	15
TRICARE or other military health care	7	5
Health insurance through the Veteran's Administration	6	7
Any other type of health insurance NOT listed above	5	15
Health insurance through the Indian Health Service	*	*
<i>N=</i>	<i>1,009</i>	<i>1,528</i>

EDUCATION. Highest level of school completed

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Less than high school graduate	12	13	12
High school graduate	34	33	32
Technical/trade school	3		
Some college	17	18	16
College graduate	20	23	26
Graduate degree	14	14	14
DON'T KNOW	*	-	-
SKIPPED/REFUSED	*	-	-
<i>N=</i>	<i>1,024</i>	<i>1,075</i>	<i>1,683</i>

MARITAL. Marital status

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Married/Living as married/Co-habiting	61	57	56
Separated	2	2	3
Divorced	14	17	18
Widowed	15	14	13
Never married	7	10	10
DON'T KNOW	*	-	-
SKIPPED/REFUSED	*	-	-
<i>N=</i>	1,024	1,075	1,683

RACETH. Race/ethnicity

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
White, Caucasian	74	73	74
Black, African-American	10	10	10
Hispanic	9	10	10
Other	5	6	6
DON'T KNOW	*	-	-
SKIPPED/REFUSED	3	-	-
<i>N=</i>	1,024	1,075	1,683

AGE. Age

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
50-54	22	20	17
55-59	20	20	22
60-64	17	17	17
65+	39	42	43
DON'T KNOW	*	-	-
SKIPPED/REFUSED	2	-	-
<i>N=</i>	1,024	1,075	1,683

INCOME. Household income

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Under \$10,000	9	5	5
\$10,000 to under \$20,000	12	13	11
\$20,000 to under \$30,000	11	12	13
\$30,000 to under \$40,000	8	10	11
\$40,000 to under \$50,000	8	10	10
\$50,000 to under \$75,000	17	16	17
\$75,000 to under \$100,000	11	12	12
\$100,000 to under \$150,000	10	13	14
\$150,000 or more	8	7	8
DON'T KNOW	2	*	-
SKIPPED/REFUSED	5	-	-
<i>N=</i>	1,024	1,075	1,683

GENDER. Respondent's gender

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016	AP-NORC 2/14-3/13/2017
Male	46	47	47
Female	54	53	53
DON'T KNOW	-	-	-
SKIPPED/REFUSED	-	-	-
<i>N=</i>	1,024	1,075	1,683

Study Methodology

This survey was conducted by The Associated Press-NORC Center for Public Affairs Research and with funding from the Alfred P. Sloan Foundation. Data were collected using AmeriSpeak®, NORC's probability-based panel designed to be representative of the U.S. household population. During the initial recruitment phase of the panel, randomly selected U.S. households were sampled with a known, non-zero probability of selection from the NORC National Sample Frame and then contacted by U.S. mail, email, telephone, and field interviewers (face-to-face). The panel provides sample coverage of approximately 97% of the U.S. household population. Those excluded from the sample include people with P.O. Box only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings.

Interviews for this survey were conducted between February 14 and March 13, 2017, with adults age 50 and over representing the 50 states and the District of Columbia. Panel members were randomly drawn from AmeriSpeak, and 1,683 completed the survey—1,049 via the web and 634 via telephone. The sample also included oversamples of African American and Hispanic adults—332 African Americans and 308 Hispanics. Interviews were conducted in both English and Spanish, depending on respondent preference.

The final stage completion rate is 39.5 percent, the weighted household panel response rate is 34.4 percent, and the weighted household panel retention rate is 94.7 percent, for a cumulative response rate of 12.8 percent. The overall margin of sampling error is +/- 3.0 percentage points at the 95 percent confidence level, including the design effect. Among subgroups, the margin of sampling error at the 95 percent confidence level is +/- 3.5 percentage points for African Americans and +/- 4.6 percentage points for Hispanics.

Once the sample has been selected and fielded, and all the study data have been collected and made final, a poststratification process is used to adjust for any survey nonresponse as well as any noncoverage or under- and oversampling resulting from the study-specific sample design. Poststratification variables included age, gender, Census division, race/ethnicity, and education. Weighting variables were obtained from the 2016 Current Population Survey. The weighted data reflect the U.S. population of adults age 50 and over.

All differences reported between subgroups of the U.S. population are at the 95 percent level of statistical significance, meaning that there is only a 5 percent (or lower) probability that the observed differences could be attributed to chance variation in sampling.

A comprehensive listing of the questions, complete with tabulations of top-level results for each question, is available on The AP-NORC Center website: www.apnorc.org. For more information, email info@apnorc.org.

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The AP-NORC Center for Public Affairs Research taps into the power of social science research and the highest-quality journalism to bring key information to people across the nation and throughout the world.

- The Associated Press (AP) is the world's essential news organization, bringing fast, unbiased news to all media platforms and formats.
- NORC at the University of Chicago is one of the oldest and most respected, independent research institutions in the world.

The two organizations have established The AP-NORC Center for Public Affairs Research to conduct, analyze, and distribute social science research in the public interest on newsworthy topics, and to use the power of journalism to tell the stories that research reveals.

The founding principles of The AP-NORC Center include a mandate to carefully preserve and protect the scientific integrity and objectivity of NORC and the journalistic independence of AP. All work conducted by the Center conforms to the highest levels of scientific integrity to prevent any real or perceived bias in the research. All of the work of the Center is subject to review by its advisory committee to help ensure it meets these standards. The Center will publicize the results of all studies and make all datasets and study documentation available to scholars and the public.